

Certificate of Notice Page 1 of 4
IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIAFILED
11/3/20 2:15 pm
CLERK
U.S. BANKRUPTCY
COURT - WDPA

IN RE:

EDWARD C. SCHERER, JR.
APRIL L. SCHERER
Debtor(s)Ronda J. Winnecour
Movant

vs.

No Repondents.

Case No.: 15-22059 TPA

Chapter 13

Document No.: 65

ORDER OF COURT

AND NOW, this 3rd day of November, 2020, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:


U.S. BANKRUPTCY JUDGE *ljm*

In re:
Edward C. Scherer, Jr.
April L. Scherer
Debtor(s)

Case No. 15-22059-TPA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Nov 03, 2020

User: nsha
Form ID: pdf900

Page 1 of 3
Total Noticed: 56

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 05, 2020:

Recip ID	Recipient Name and Address
db/jdb	+ Edward C. Scherer, Jr., April L. Scherer, 8151 Edwood Road, Pittsburgh, PA 15237-5616
cr	+ Equitable Gas Bankruptcy Department, Attn: Judy Gawlowski, 225 North Shore Drive 2nd Floor, Pittsburgh, PA 15212-5860
14057616	+ AES, 1200 North 7th Street, Harrisburg, PA 17102-1419
14057617	+ AES, P.O. Box 2461, Harrisburg, PA 17105-2461
14083496	AMERICAN EXPRESS CENTURION BANK, C/O BECKET AND LEE LLP, POB 3001, MALVERN, PA 19355-0701
14057618	American Express, P.O. Box 297879, Fort Lauderdale, FL 33329-7879
14057619	++ BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238 address filed with court; Bank of America, PO Box 15019, Wilmington, DE 19886-5019
14120391	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14057620	Best Buy, HSBC Retail Services, PO Box 5244, Carol Stream, IL 60197-5244
14093415	CAPITAL ONE, N.A., C/O BECKET AND LEE LLP, POB 3001, MALVERN, PA 19355-0701
14057627	+ Capital One National Association, 120 Corporate Boulevard, Norfolk, VA 23502-4952
14057628	Citi Cards, Processing Center, Des Moines, IA 50363-0005
14097592	ECAST SETTLEMENT CORPORATION, ASSIGNEE, OF CITIBANK, N.A., POB 29262, NEW YORK, NY 10087-9262
14057630	+ Enerbank USA, 1245 Brickyard Road, Suite 600, Salt Lake City, UT 84106-2562
14057632	+ FT. Lauderdale Beach Resort, c/o VRI, 25510 Commercentre Drive suite 100, Lake Forest, CA 92630-8855
14057631	+ First National Bank, 4140 East State Street, Hermitage, PA 16148-3401
14057633	+ Geneva College, c/o Educational Computer Systems, Inc., 181 Montour Run Road, Coraopolis, PA 15108-9408
14057634	Great Lakes, PO Box 7860, Madison, WI 53707-7860
14110412	+ Guardian Protection Services, 174 Thorn Hill Rd, Warrendale, PA 15086-7528
14057635	Guardian Protection Services, PO Box 37751, Philadelphia, PA 19101-5051
14057641	Magee Womans Hospital of UPMC, P. O. Box 382059, Pittsburgh, PA 15250-8059
14088243	+ Midland Credit Management, Inc. as agent for MIDL, PO Box 2011, Warren, MI 48090-2011
14091960	+ National Collegiate Student Loan Trust 2006-4, Po Box 4275, Norcross, GA 30091-4275
14072194	+ Peoples Natural Gas Company LLC Equitable Division, 225 North Shore Drive, Pittsburgh, PA 15212-5860, Attn: Dawn Lindner
14057643	Quest Diagnostics, PO Box 740717, Cincinnati, OH 45274-0717
14057644	+ Resort Funding LLC, 360 South Warren Street., 12th Floor, Syracuse, NY 13202-2037
14057648	+ UPMC Physician Services, PO Box 371980, Pittsburgh, PA 15250-7980
14091946	+ US DEPT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON, WI 53708-8973
14057649	+ Vacation Resorts International, 25510 Commercentre Drive, Suite 100, Lake Forest, CA 92630-8855
14067065	Wells Fargo Bank N.A., d/b/a Wells Fargo Dealer Se, P.O. Box 19657, Irvine, CA 92623-9657
14057651	Wells Fargo Dealer Services, P.O. Box 25341, Santa Ana, CA 92799-5341

TOTAL: 31

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 04 2020 00:27:57	PRA Receivables Management, LLC, PO Box 41067, Norfolk, VA 23541-1067
cr	Email/PDF: rmscedi@recoverycorp.com	Nov 04 2020 00:27:57	Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605
14057615	Email/PDF: gecsed@recoverycorp.com	Nov 04 2020 00:29:32	AEO/Synchrony Bank, PO Box 530942, Atlanta,

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14095656	Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM	Nov 04 2020 00:26:27	GA 30353-0942 American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838
14114689	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Nov 04 2020 01:25:00	COMENITY CAPITAL BANK/PAYPAL CREDIT, C/O WEINSTEIN & RILEY, P.S., 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14057621	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Nov 04 2020 00:26:24	Cabelas Club Visa, PO Box 82519, Lincoln, NE 68501-2519
14057623	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Nov 04 2020 00:27:56	Capital One Bank USA, N.a., PO Box 71083, Charlotte, NC 28272-1083
14057629	Email/Text: convergent@ebn.phinsolutions.com	Nov 04 2020 01:26:00	Convergent Outsourcing, Inc., PO Box 9004, Renton, WA 98057-9004
14057636	Email/Text: sbse.cio.bnc.mail@irs.gov	Nov 04 2020 01:25:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
15215206	Email/Text: JCAP_BNC_Notices@jcap.com	Nov 04 2020 01:26:00	JEFFERSON CAPITAL SYSTEMS LLC, PO Box 7999, St Cloud MN 56302
14057637	Email/Text: PBNCNotifications@perituservices.com	Nov 04 2020 01:25:00	Kohl's Payment Center, PO Box 2983, Milwaukee, WI 53201-2983
14057638	+ Email/PDF: gecsed@recoverycorp.com	Nov 04 2020 00:26:23	Lowes/Synchrony Bank, PO Box 530914, Atlanta, GA 30353-0914
14067617	Email/Text: camanagement@mtb.com	Nov 04 2020 01:25:00	M&T BANK, PO BOX 1288, Buffalo, NY 14240
14057640	Email/Text: camanagement@mtb.com	Nov 04 2020 01:25:00	M&T Bank, PO Box 62182, Baltimore, MD 21264-2182
14381494	Email/Text: peritus@ebn.phinsolutions.com	Nov 04 2020 01:26:00	PERITUS PORTFOLIO SERVICES II, LLC, PO BOX 141419, Irving, Tx 75014-1419
14178884	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 04 2020 00:29:34	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
14121796	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 04 2020 00:27:57	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14057642	+ Email/PDF: gecsed@recoverycorp.com	Nov 04 2020 00:27:56	Paypal Credit, PO Box 105658, Atlanta, GA 30348-5658
14062872	Email/PDF: rmsced@recoverycorp.com	Nov 04 2020 00:26:25	Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
14083021	Email/Text: appebnmailbox@sprint.com	Nov 04 2020 01:25:00	Sprint, Attn Bankruptcy Dept, PO Box 7949, Overland Park KS 66207-0949
14057645	Email/Text: appebnmailbox@sprint.com	Nov 04 2020 01:25:00	Sprint, P. O. Box 219718, Kansas City, MO 64121-9718
14057646	Email/PDF: gecsed@recoverycorp.com	Nov 04 2020 00:26:23	SYNCB/Old Navy, PO Box 965005, Orlando, FL 32896-5005
14057647	Email/PDF: gecsed@recoverycorp.com	Nov 04 2020 00:29:32	Synchrony Bank/Amazon, PO Box 960013, Orlando, FL 32896-0013
14057650	Email/Text: wfmelectronicbankruptcyntifications@verizonwireless.com	Nov 04 2020 01:25:00	Verizon, PO Box 920041, Dallas, TX 75392-0041
14115435	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Nov 04 2020 00:27:56	WORLD'S FOREMOST BANK, CABELA'S CLUB VISA, PO BOX 82609, LINCOLN, NE 68501-2609

TOTAL: 25

BYPASSED RECIPIENTS

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The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		M&T Bank
cr	*P++	JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999, address filed with court., Jefferson Capital Systems, LLC, PO Box 7999, St Cloud, MN 56302-9617
cr	*	PERITUS PORTFOLIO SERVICES II, LLC, PO BOX 141419, IRVING, TX 75014-1419
14057622	*	Cabelas Club Visa, PO Box 82519, Lincoln, NE 68501-2519
14079477	*	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14057624	*+	Capital One Bank USA, N.a., PO Box 71083, Charlotte, NC 28272-1083
14057625	*+	Capital One Bank USA, N.a., PO Box 71083, Charlotte, NC 28272-1083
14057626	*+	Capital One Bank USA, N.a., PO Box 71083, Charlotte, NC 28272-1083
14057639	*+	Lowes/Synchrony Bank, PO Box 530914, Atlanta, GA 30353-0914

TOTAL: 1 Undeliverable, 8 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 05, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 3, 2020 at the address(es) listed below:

Name	Email Address
Andrew F Gornall	on behalf of Creditor M&T Bank andygornall@latouflawfirm.com
Brian Nicholas	on behalf of Creditor M&T Bank bnicholas@kmlawgroup.com
Christopher M. Frye	on behalf of Joint Debtor April L. Scherer chris.frye@steidl-steinberg.com julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;cgoga@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;kmeyers@steidl-steinberg.com
Christopher M. Frye	on behalf of Debtor Edward C. Scherer Jr. chris.frye@steidl-steinberg.com, julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;cgoga@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;kmeyers@steidl-steinberg.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Equitable Gas Bankruptcy Department ecfpeoples@grblaw.com Equitablebankruptcy@peoples-gas.com

TOTAL: 7